Fill in this information to identify the case:

Debtor 1 Stephen G. Baptista

Debtor 2 ______
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 16-17671

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Branch Banking and Trust Company

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 1 7 9 0

Date of payment change:
Must be at least 21 days after date of this notice: 05/01/2017

New total payment:
Principal, interest, and escrow, if any: $ 1,511.63

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 475.37 **New escrow payment:** $ 443.07

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 Stephen G. Baptista
First Name Middle Name Last Name

Case number (if known) 16-17671

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘/s/ Michael J. Ransom
Signature

Date 03/21/2017

Print: Michael J. Ransom
First Name Middle Name Last Name

Title Assistant Vice President

Company Branch Banking and Company

Address PO Box 1847
Number Street

Wilson NC 27894
City State ZIP Code

Contact phone 866-813-1624

Email bankruptcy@bbandt.com

BB&T Mortgage
PO Box 2167
Greenville, SC 29602-2167

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT AND NEW MORTGAGE PAYMENT NOTIFICATION

STEPHEN G BAPTISTA
9877 GARVEY DR
PHILADELPHIA PA 19114-2115

Disclosure Statement Date: 03/16/2017

New Payment Effective Date: 05/01/2017

Payment Information

	Current Monthly Payment	New Monthly Payment
Principal & Int	1,068.56	1,068.56
Escrow Payment	466.08 *	443.07
Total Payment	1,534.64	1,511.63

* Includes shortage amount, if applicable

If you use our automatic payment option, your monthly deduction will be changed automatically.

Anticipated Escrow Disbursements

(Items to be paid from your escrow account)

Mortgage Ins	949.08
City Tax	3,141.61
Hazard Ins	1,226.15
Total Disbursement(s):	5,316.84
Monthly Escrow Deposit:	443.07

Your Monthly Escrow Deposit was calculated by dividing the Total Disbursement(s) by 12.

Escrow Balance Comparison

Your Required Low Point (RLP) is a cushion that is no more than the amount allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage loan documents, or by state law, if applicable. If an escrow surplus is indicated, a check may be attached or sent under separate cover.

Projected Low Point		1,207.25
Required Low Point	(-)	727.96
Escrow Surplus		**479.29**

Please mail all notices of error and requests for information to:
BB&T MSCR Department
PO Box 3307
Greenville, SC 29602

BB&T Mortgage reviews your escrow account annually to determine if the current monthly payment amounts are sufficient to cover your projected property taxes and/or insurance premiums. Increases or decreases in these annual amounts may cause your monthly mortgage payment to change. Your monthly mortgage payment may also change if your loan includes an adjustable rate feature or buydown assistance.

The following section reflects the anticipated escrow activity for the next 12 months. See the reverse side for actual escrow history. Projected figures are based on the last tax or insurance payments or figures provided to BB&T by your closing agent.

Escrow Account Projections

	Anticipated Activity			Escrow Balance Comparison	
Month	Payments To Escrow	Payments From Escrow	Description	Projected Balance	Required Balance
			Beginning Balance	1,571.23	1,091.94
MAY	443.07	79.09	FHA MIP Ins	1,935.21	1,455.92
JUN	443.07	79.09	FHA MIP Ins	2,299.19	1,819.90
JUL	443.07	79.09	FHA MIP Ins	2,663.17	2,183.88
AUG	443.07	79.09	FHA MIP Ins	3,027.15	2,547.86
SEP	443.07	79.09	FHA MIP Ins	3,391.13	2,911.84
OCT	443.07	79.09	FHA MIP Ins	3,755.11	3,275.82
NOV	443.07	79.09	FHA MIP Ins	4,119.09	3,639.80
DEC	443.07	79.09	FHA MIP Ins	4,483.07	4,003.78
JAN	443.07	79.09	FHA MIP Ins	4,847.05	4,367.76
JAN		3,141.61	City Tax	1,705.44	1,226.15
FEB	443.07	79.09	FHA MIP Ins	2,069.42	1,590.13
MAR	443.07	79.09	FHA MIP Ins	2,433.40	1,954.11
MAR		1,226.15	Hazard Ins	1,207.25 PLP	727.96 RLP
APR	443.07	79.09	FHA MIP Ins	1,571.23	1,091.94
TOTALS	5,316.84	5,316.84			

These calculations indicate the Projected Low Point (PLP) will be more than the Required Low Point (RLP). The resulting surplus is $479.29.

O0442

(Continued on Back of Page)

SX0506-00A

BB&T Mortgage
PO Box 2167
Greenville, SC 29602-2167

IMPORTANT INFORMATION REGARDING YOUR ESCROW SURPLUS

Escrow surplus funds will remain in your escrow account until your loan is returned to a current status. At that time, please contact our Customer Service Department at (800) 295-5744 to request an updated review of your escrow account.

Escrow Account History

The following is a review of your escrow account activity. It also compares the projections from your last review with the actual payments made from your escrow account.
(*) An asterisk indicates a difference between your projected and actual account activity.
(E) The payment or disbursement has not yet occurred, but is estimated to occur as shown.

	Payments to Escrow		Payments from Escrow				Escrow Balance	
Month	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
						Beginning Balance	1,183.59	-4,270.37
MAY	475.37	0.00 *	80.84	FHA MIP Ins			1,578.12	
MAY					79.09	*FHA MIP Ins	1,578.12	-4,349.46
JUN	475.37	0.00 *	80.84	FHA MIP Ins			1,972.65	
JUN					79.09	*FHA MIP Ins	1,972.65	-4,428.55
JUL	475.37	0.00 *	80.84	FHA MIP Ins			2,367.18	
JUL					79.09	*FHA MIP Ins	2,367.18	-4,507.64
AUG	475.37	0.00 *	80.84	FHA MIP Ins			2,761.71	
AUG					79.09	*FHA MIP Ins	2,761.71	-4,586.73
SEP	475.37	0.00 *	80.84	FHA MIP Ins			3,156.24	
SEP					79.09	*FHA MIP Ins	3,156.24	-4,665.82
OCT	475.37	0.00 *	80.84	FHA MIP Ins			3,550.77	
OCT					79.09	*FHA MIP Ins	3,550.77	-4,744.91
NOV	475.37	0.00 *	80.84	FHA MIP Ins			3,945.30	
NOV					79.09	*FHA MIP Ins	3,945.30	-4,824.00
DEC	475.37	0.00 *	80.84	FHA MIP Ins			4,339.83	
DEC					79.09	*FHA MIP Ins	4,339.83	-4,903.09
JAN	475.37	0.00 *	80.84	FHA MIP Ins			4,734.36	
JAN			3,141.61	City Tax	3,141.61	City Tax	1,592.75	-8,044.70
JAN					79.09	*FHA MIP Ins	1,592.75	-8,123.79
FEB	475.37	0.00 *	80.84	FHA MIP Ins			1,987.28	
FEB					79.09	*FHA MIP Ins	1,987.28	-8,202.88
MAR	475.37	10,655.81 E	80.84	FHA MIP Ins			2,381.81	2,452.93
MAR			1,592.75	Hazard Ins	1,226.15	*Hazard Ins	789.06	1,226.78
MAR					79.09	*FHA MIP Ins	789.06	1,147.69
APR	475.37	502.63 E	80.84	FHA MIP Ins	79.09	*FHA MIP Ins	1,183.59	1,571.23
TOTALS		11,158.44			5,316.84			

CERTIFICATE OF SERVICE

Eastern District of Pennsylvania

I, Michael J. Ransom, of Branch Banking & Trust Company, PO Box 1847, Wilson, NC 27894, do hereby certify:

That I am more than eighteen (18) years of age and:

That on the 21st day of March, 2017, I served a copy of the within "NOTICE OF MORTGAGE PAYMENT CHANGE" filed in this bankruptcy matter on the respondent(s) in this bankruptcy matter by depositing a copy thereof in the United States Mail with adequate postage affixed thereon addressed to the said respondent(s) at:

US Bankruptcy Court
900 Market Street #400
Philadelphia, PA 19106

Frederick L. Reigle, Chapter 13 Trustee
PO Box 4010
Reading, PA 19606

Michael A. Cataldo, Attorney at Law
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

Stephen G. Baptista
9877 Garvey Drive
Philadelphia, PA 19114

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on 03/21/2017 By: /s/ Michael J. Ransom
(date) (signature)